

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Jeffrey A Acker AND) Case No. 23-10384 CMB
Carrie L Acker)
Debtor(s).) Chapter 13
X

ORDER OF COURT
(Check Boxes That Apply)

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
8/21/23
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate Protection _____

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,965 effective 8/1/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. **Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:**

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$ ___ beginning ___. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☒ B. The length of the Plan is changed to a total of at least 42____ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☒ K. Additional Terms and Conditions:
- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*
 - *Us Department of HUD CL#1 is not to be paid through Plan as not provided for in plan on basis that the claim does not require current payments.*
 - *One Main Financial CL#9 to be paid per the plan pending the outcome of the 506 to be filed by the debtor.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a

lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the

appropriate taxing authorities as they become due.

Dated: October 6, 2023


United States Bankruptcy Judge **dmr**

cc: All Parties in Interest to be served by Clerk

FILED
10/6/23 2:58 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Jeffrey A. Acker
Carrie L. Acker
Debtors

Case No. 23-10384-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Oct 06, 2023

Form ID: pdf900

Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey A. Acker, Carrie L. Acker, 1735 Highway 6, Linesville, PA 16424-6459
15630248	++ BERKHEIMER, PO BOX 20662, LEHIGH VALLEY PA 18002-0662 address filed with court:, Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153
15643348	+ Berkheimer, Agent for Conneaut SD/Conneaut Townshi, 50 North Seventh Street, Bangor, PA 18013-1731
15630174	+ John A. Hadley, D.M.D, 505 Poplar Street, Meadville, PA 16335-3057
15630175	+ Meadville Dental Center, 640 Alden Street, Meadville, PA 16335-2348
15630176	Meadville Medical & Titusville Hospital, PO Box 219714, Kansas City, MO 64121-9714
15630177	Meadville Medical Center, Payment Processing Center-Avadyne Health, PO Box 801696, Kansas City, MO 64180-1696
15622163	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
15630178	PA Liberty St Emergency Physicians LLC, 781 Liberty Street, Meadville, PA 16335
15630179	+ Paul T. Faulk DMD, 155 North 3rd Street, PO Box 492, Conneaut Lake, PA 16316-0492
15630180	+ Peter F. White, MD, 505 Poplar Street, Suite 110, Meadville, PA 16335-3081
15630182	+ Summit Township VFD Inc. (EMS), 10870 E Plum ST, PO Box 51, Harmonsburg, PA 16422-0051
15642900	+ TD BANK USA, N.A., C/O Weinstein & Riley, P.S., 1415 Western Ave. Suite 700, Seattle, WA 98101-2051
15630183	+ Titusville Area Hospital, 406 W. Oak Street, Titusville, PA 16354-1499
15630185	+ Triton Insurance Company, 3001 Meacham Blvd, Suite 100, Fort Worth, TX 76137-4615
15623523	+ U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325
15630187	+ UPMC Horizon, PO Box 382007, Pittsburgh, PA 15251-8007
15630188	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15630189	USA Radiology of Pennsylvania, PO Box 2153, Department 5627, Birmingham, AL 35287-9283

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15622139	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 06 2023 23:55:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15630248	Email/Text: dllegal@hab-inc.com	Oct 06 2023 23:56:00	Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153
15622140	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 06 2023 23:57:10	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15634940	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 06 2023 23:56:56	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15622141	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 06 2023 23:57:04	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15622142	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 06 2023 23:57:11	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
15642699	Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-1

User: auto

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Total Noticed: 73

		Oct 06 2023 23:57:06	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15622143	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Oct 06 2023 23:57:06	Citibank/Sears, Attn: Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15622144	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Oct 06 2023 23:56:57	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15622145	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Oct 06 2023 23:56:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15622146	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Oct 06 2023 23:56:00	Comenity Bank/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15622147	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Oct 06 2023 23:56:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15622148	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Oct 06 2023 23:56:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
15622149	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Oct 06 2023 23:56:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15622150	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Oct 06 2023 23:56:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15630249	+ Email/Text: rkiser@co.crawford.pa.us		
		Oct 06 2023 23:56:00	Crawford County Tax Claim Bureau, 903 Diamond Park, Meadville, PA 16335-2694
15622151	+ Email/PDF: creditonebknotifications@resurgent.com		
		Oct 06 2023 23:56:56	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15622161	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Oct 06 2023 23:57:11	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15622152	+ Email/Text: mrdiscen@discover.com		
		Oct 06 2023 23:55:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15622153	+ Email/Text: kslater@eriefcu.org		
		Oct 06 2023 23:56:00	Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
15622156	Email/Text: collecadminbankruptcy@fnni.com		
		Oct 06 2023 23:55:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15622154	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Oct 06 2023 23:57:10	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15622155	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Oct 06 2023 23:56:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15639260	+ Email/Text: cashiering-administrationservices@flagstar.com		
		Oct 06 2023 23:56:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
15622157	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Oct 06 2023 23:55:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15622158	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Oct 06 2023 23:56:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15630173	Email/Text: bankruptcy@avadynehealth.com		
		Oct 06 2023 23:55:00	H&R Accounts, Inc., 5320 22nd Avenue, PO Box 672, Moline, IL 61266-0672
15622159	+ Email/Text: bankruptcy@huntington.com		
		Oct 06 2023 23:56:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15622160	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 06 2023 23:55:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15643413	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 06 2023 23:56:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15636160	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 06 2023 23:57:05	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

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15622162	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 06 2023 23:56:57	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15622164	+ Email/PDF: cbp@omf.com	Oct 06 2023 23:57:04	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15622165	Email/Text: blegal@phfa.org	Oct 06 2023 23:56:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
15643814	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 06 2023 23:57:10	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15640502	Email/Text: bnc-quantum@quantum3group.com	Oct 06 2023 23:56:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15634018	Email/Text: bnc-quantum@quantum3group.com	Oct 06 2023 23:56:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15640503	Email/Text: bnc-quantum@quantum3group.com	Oct 06 2023 23:56:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15630181	Email/Text: amieg@stcol.com	Oct 06 2023 23:55:00	State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716
15622166	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:11	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622167	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:56:54	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622168	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:11	Synchrony Bank/Ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622169	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:09	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622170	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:09	Synchrony Bank/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622171	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 06 2023 23:57:04	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622172	+ Email/Text: bncmail@w-legal.com	Oct 06 2023 23:56:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15622173	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 06 2023 23:57:11	Trac/CBCD/Citicorp, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15630184	^ MEBN	Oct 06 2023 23:51:17	Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15630186	+ Email/Text: BankruptcyNotice@upmc.edu	Oct 06 2023 23:56:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15642205	Email/Text: BNCnotices@dcmservices.com	Oct 06 2023 23:56:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15641818	Email/PDF: ebn_ais@aisinfo.com	Oct 06 2023 23:57:05	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15622174	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 06 2023 23:57:10	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15622175	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 06 2023 23:56:00	Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15643965	Email/Text: peritus@ebn.phinsolutions.com	Oct 06 2023 23:56:00	Westlake - C/O Peritus Portfolio Services II, LLC, P.O. Box 141419, Irving, Tx 75014-1419
15622176	^ MEBN		

District/off: 0315-1

User: auto

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Oct 06 2023 23:50:42

Westlake Portfolio Management, LLC, Attn:
Bankruptcy, Po Box 76809, Los Angeles, CA
90076-0809

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Carrie L. Acker dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jeffrey A. Acker dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5